

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Christina Turner Ward</b>     | Social Security number or ITIN | xxx-xx-6600 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: <b>20-16286-CMG</b>                      |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christina Turner Ward  
aka Christina T. Ward, aka Christina E. Turner

8/21/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Christina Turner Ward  
DebtorCase No. 20-16286-CMG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db  
518826624 +Christina Turner Ward, 10 Pond Court, Hillsborough, NJ 08844-1432  
+Amex/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
518826627 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
518826634 +Lending Club Corp, 595 Market Street, Suite 200, San Francisco, CA 94105-2807  
518827542 +Nissan-Infinity LT, PO Box 660366, Dallas, TX 75266-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2020 00:56:33 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 22 2020 00:56:28 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518826625 EDI: BANKAMER.COM Aug 22 2020 04:03:00 Bank of America, P.O. Box 982238,  
El Paso, TX 79998  
518826626 +EDI: TSYS2.COM Aug 22 2020 04:03:00 Barclays Bank Delaware, P.O. Box 8803,  
Wilmington, DE 19899-8803  
518826628 +EDI: CAPITALONE.COM Aug 22 2020 04:03:00 Capital One Bank USA, N.A., P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
518826629 +EDI: CITICORP.COM Aug 22 2020 04:03:00 Citicards CBNA, P.O. Box 6217,  
Sioux Falls, SD 57117-6217  
518826630 +EDI: WFNNB.COM Aug 22 2020 04:03:00 Comenity Bank/Wayfair, P.O. Box 182789,  
Columbus, OH 43218-2789  
518826631 +EDI: WFNNB.COM Aug 22 2020 04:03:00 Comenity CB/JJill, P.O. Box 182120,  
Columbus, OH 43218-2120  
518826632 EDI: JPMORGANCHASE Aug 22 2020 03:58:00 JP Morgan Chase Bank Card, P.O. Box 15369,  
Wilmington, DE 19850  
518826633 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 22 2020 00:55:38 Kohls/Capital One,  
P.O. Box 3115, Milwaukee, WI 53201-3115  
518826635 +EDI: TSYS2.COM Aug 22 2020 04:03:00 Macys/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
518826636 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 22 2020 00:56:56 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
518826637 +EDI: RMSC.COM Aug 22 2020 04:03:00 Synccb/Care Credit, P.O. Box 965036,  
Orlando, FL 32896-5036  
518826638 +EDI: RMSC.COM Aug 22 2020 04:03:00 Synccb/Lowes, P.O. Box 956005, Orlando, FL 32896-0001  
518826639 +EDI: RMSC.COM Aug 22 2020 04:03:00 Synccb/QVC, P.O. Box 965005, Orlando, FL 32896-5005  
518827997 +EDI: RMSC.COM Aug 22 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518826640 +EDI: WFFC.COM Aug 22 2020 04:03:00 Wells Fargo, P.O. Box 14517,  
Des Moines, IA 50306-3517

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Quicken Loans, LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Quicken Loans, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com:KarenEBeznerEsq@aol.com

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Aug 21, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karina Pia Lucid on behalf of Debtor Christina Turner Ward klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6